

Term Life Insurance Made Simple



Instant Decision Term Life Insurance is Easy and Fast

We offer an instant decision for term life insurance for ages 18-55 up to \$500,000 in coverage. You'll know in minutes if you're approved, denied, or referred to underwriting. When you're approved, you'll know the premium amount and can sign and pay the initial premium electronically. Just like that, you'll have term life insurance and protection for your family's financial future!

Key Features

- **Instant Decision** for Term Life Insurance for ages 18-55 up to \$500,000 in coverage.
- **Online application** takes between 10-15 minutes to complete with electronic signatures.
- **Guaranteed coverage** for a specified period of time.
- **Option to convert** to a permanent policy.*
- **Affordable premiums** to fit any budget.
- **Coverage for temporary needs** such as income replacement or child's tuition.
- **Convenient monthly electronic funds transfer payments**; other options include quarterly, semi-annual, and annual payments.

Issue Limits

	Minimum	Maximum
Non-Tobacco/Tobacco		
10-Year, 20-Year & 30-Year Term		
Issue Ages 18-55	\$50,000	\$500,000
Select/Select+/Select Tobacco		
10-Year Term		
Issue Ages 18-45	\$250,000	\$500,000
Issue Ages 46-55	\$100,000	\$500,000
20-Year Term		
Issue Ages 18-55	\$100,000	\$500,000
30-Year Term		
Issue Ages 18-55	\$100,000	\$500,000

Woman's Life®
A Trusted Fraternal Life Brand

Term Life Stories



Meet Gabby and Nick

Ages: 31 and 32

Household Income: \$100,000

Family: Married with no children

Health Status: Good health

Goals: Ensure their spouse is provided for and their house and income are protected

Their Story: Gabby and Nick are in their 30s. They are a dual-income family, newly married, and recently closed on a beautiful home. They decided to meet with their Woman's Life Representative to discuss options for financially protecting their futures. Their Representative performed a needs analysis and discovered they each needed \$500,000 in coverage over the next 10 years to help protect their income and mortgage should something happen to one of them.

Their Woman's Life Representative was able to help them purchase term life insurance policies the same day at an affordable cost that fit within their budget.



Meet Monica

Age: 25

Household Income: \$32,000

Family: Single

Health Status: Average health

Goals: Ensure her parents have financial protection to cover her student loans and secure a premium she can comfortably afford

Her Story: Monica will graduate from nursing school in just a few months and has accumulated a large sum of student loans. If something were to happen to her, she wants to ensure her parents, who cosigned for her loans, will have enough financial protection to pay them off.

Monica met with her Woman's Life Representative to discuss her options. With money being tight as a current nursing student, she selected a 10-year Term Life Insurance plan for \$65,000 in coverage. The premiums are affordable and she's thankful for the opportunity to convert to a permanent insurance policy down the road.

**Instant Decision Term Life Insurance can be converted to permanent life insurance with Trusted Fraternal Life at any time during the level term period or the contract anniversary following the insured's 75th birthday, whichever comes first. Conversion is subject to the age and minimum face amount requirements of the permanent plan.*

Like all life insurance policies, these policies have exclusions, limitations, reduction of benefits, and terms under which the contract may be continued in force or discontinued. For costs and complete details of coverage, contact your Woman's Life Representative or call Woman's Life at 800-521-9292.

Woman's Life is a Trusted Fraternal Life[™] brand. Insurance products issued by Trusted Fraternal Life, Milwaukee, WI. Not available in all states.

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WomansLife.org

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